

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously Presented) A method comprising:
  - receiving, by a payment service provider, a payment request to pay a payee on behalf of a payor by debiting a payor account;
  - determining, by the payment service provider, a plurality of debit options applicable for debiting the payor account, wherein each debit option is associated with a plurality of processing factors comprising at least one of a risk factor, a cost factor, or a speed factor;
  - selecting, by the payment service provider, a first processing factor of the plurality of processing factors based on a preference associated with at least one of (i) a consumer service provider associated with the payor, or (ii) the payment service provider;
  - evaluating, by the payment service provider, each debit option of the plurality of debit options based on the selected first processing factor;
  - determining, by the payment service provider, that the evaluation of a first of the plurality of debit options based on the first processing factor and the evaluation of a second of the plurality of debit options based on the first processing factor produce the same result;
  - evaluating, by the payment service provider, the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors;
  - selecting, by the payment service provider, the first of the plurality of debit options as a selected debit option based, at least in part, on the evaluation utilizing the second of the plurality of processing factors;
  - determining, at the payment service provider, a credit option associated with the selected debit option; and
  - executing, at the payment service provider, the payment request using the selected debit option and the credit option,

wherein the above steps are performed by one or more computers associated with the payment service provider.

2. (Previously Presented) The method of claim 1, wherein the plurality of debit options includes i) electronically debiting the payor account responsive to determining that funds in at least an amount of the payment request are available in the payor account, ii) electronically debiting the payor account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a payment service provider, iv) electronically debiting the payor account responsive to determining that a risk of financial loss to a payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, or v) electronically debiting the payor account responsive to determining that an electronic credit can be initiated by a payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

3. (Previously Presented) The method of claim 1, wherein each of the debit options is determined based, at least in part, upon at least one of i) an identity of the payee, ii) an identity of the payor, iii) an identity of a financial institution at which the payor account is maintained, iv) an identity of a consumer service provider with which the payor is associated, or v) a type of payment service offered by a payment service provider utilized by the payor.

4. (Previously Presented) The method of claim 1, wherein executing the payment request using the selected debit option and the credit option includes issuing an electronic funds transfer file via an ACH network.

5. (Previously Canceled)

6. (Previously Canceled)

7. (Previously Presented) The method of claim 1, wherein the plurality of debit options is determined based upon the received payment request.

8. (Currently Amended) The method of claim 1, wherein each of the plurality of debit options is associated with a priority, and wherein evaluating the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors comprises determining that the first of the plurality of debit options has a higher associated priority ~~that~~ than the second of the plurality of debit options.

9. (Previously Presented) The method of claim 1, wherein selecting at least one processing factor of the plurality of processing factors comprises selecting one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor.

10. (Previously Presented) The method of claim 1, wherein evaluating the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors comprises evaluating the first and the second of the plurality of debit options utilizing one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor.

11. (Previously Cancelled)

12. (Previously Presented) A system comprising:

a communication interface configured to receive a payment request to pay a payee on behalf of a payor by debiting a payor account; and

a processor configured to i) determine a plurality of debit options applicable for debiting the payor account, wherein each debit option is associated with a plurality of processing factors

comprising at least one of a risk factor, a cost factor, or a speed factor, ii) select a first processing factor of the plurality of processing factors based on a preference associated with at least one of a consumer service provider associated with the payor or the payment service provider, iii) evaluate each debit option of the plurality of debit options based on the selected first processing factor, iv) determine that the evaluation of a first of the plurality of debit options based on the first processing factor and the evaluation of a second of the plurality of debit options based on the first processing factor produce the same result, v) evaluate the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors, vi) select the first of the plurality of debit options as a selected debit option based, at least in part, on the evaluation utilizing the second of the plurality of processing factors, vii) determine a credit option associated with the selected debit option, and viii) execute the payment request using the selected debit option and the credit option.

13. (Previously Presented) The system of claim 12, wherein the plurality of debit options includes i) electronically debiting the payor account responsive to determining that funds in at least an amount of the payment request are available in the payor account, ii) electronically debiting the payor account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a payment service provider, iv) electronically debiting the payor account responsive to determining that a risk of financial loss to a payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, or v) electronically debiting the payor account responsive to determining that an electronic credit can be initiated by a payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

14. (Previously Presented) The system of claim 12, wherein each of the debit options is determined based, at least in part, upon at least one of i) an identity of the payee, ii) an identity of the payor, iii) an identity of a financial institution at which the payor account is maintained, iv) an identity of a consumer service provider with which the payor is associated, or v) a type of payment service offered by a payment service provider utilized by the payor.

15. (Previously Presented) The system of claim 12, wherein the execution of the payment request using the selected debit option and the credit option includes issuing an electronic funds transfer file via an ACH network.

16. (Previously Canceled)

17. (Previously Canceled)

18. (Previously Presented) The system of claim 12, wherein the plurality of debit options is determined based upon the received payment request.

19. (Currently Amended) The system of claim 12, wherein:  
each of the plurality of debit options is associated with a priority, and  
the processor is further configured to determine that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options.  
~~option.~~

20. (Previously Presented) The system of claim 12, wherein the selected first of the plurality of processing factors comprises one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor.

21. (Previously Presented) The system of claim 12, wherein the second of the plurality of processing factors comprises one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor.

22. (Previously Cancelled)

23. (Previously Presented) The method of Claim 1, wherein determining a credit option associated with the selected debit option includes selecting one credit option from a plurality of credit options.

24. (Previously Canceled)

25. (Previously Presented) The system of Claim 12, wherein the determination of a credit option associated with the selected debit option includes selecting one credit option from a plurality of credit options.

26. (Previously Canceled)

27. (Previously Presented) The method of Claim 1, wherein each processing factor of the plurality of processing factors has a respective factor value for each of the plurality of debit options, and

wherein the evaluation of each debit option of the plurality of debit options based on the selected first processing factor includes evaluating the respective factor value for the selected first processing factor associated with each debit option.

28. (Previously Presented) The system of Claim 12, wherein each processing factor of the plurality of processing factors has a respective factor value for each of the plurality of debit options, and

wherein the evaluation of each debit option of the plurality of debit options based on the selected first processing factor includes evaluating the respective value for the selected first processing factor associated with each debit option.